

Abstract

Ismawati, *Analysis of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Expense To Operating Income (BOPO) and Net Interest Margin (NIM) of the Loan to Deposit Ratio (LDR) (Case Study In The Banking Companies Listed On Indonesia Stock Exchange (BEI) Period 2014)*. Advisors Purnamawati, SE, M.Si and Prasetyo Nugroho, S.Pi., MM.

The purpose of this study is to find out to influence, either partially or simultaneously of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Expense To Operating Income (BOPO) and Net Interest Margin (NIM) to the Loan to Deposit Ratio (LDR) banking sector listed on the Indonesia Stock Exchange (BEI) in the period 2014 and also was used to know the powerfullness among bank which listed in Indonesian Stock Exchange (BEI).

The study applies Quantitative and descriptive method. The sample are taken purposively as many as 35 companies. Analysis technique used is multiple linear regression analysis.

Descriptive result showed that the most powerfull bank is include State-Owned Enterprises (BUMN) and the lowest powerfull bank is include assortment bank.

The result of t test shows that CAR and BOPO variables has a positive and unsignificant influence to LDR, also NPL variable has negative and significant influence to LDR and NIM variable has negative and unsignificant. The result of f test shows that variable of CAR, NPL, BOPO and NIM has significant influence to LDR. Predictive ability of the four independent variables to LDR is 26,8% and it shown by R square value, the rest 73,2% influenced by other variables outside the model.

Keywords: Banks, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Expense To Operating Income (ROA), net interest margin (NIM) and the Loan to Deposit Ratio (LDR).

Abstrak

Ismawati, Analisis Pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Operating Expense To Operating Income* (BOPO) dan *Net Interest Margin* (NIM) terhadap *Loan to Deposit Ratio* (LDR) (Study Kasus Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia (BEI) Periode 2014). Dibawah bimbingan Purnamawati, S.E, M.Si dan Prasetyo Nugroho, S.Pi.,MM.

Tujuan penelitian ini adalah untuk mengetahui adanya pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Operating Expense To Operating Income* (BOPO) dan *Net Interest Margin* (NIM) baik secara parsial maupun secara simultan terhadap *Loan to Deposit Ratio* (LDR) disektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode 2014 serta mengetahui tingkat kesehatan Bank-Bank yang terdaftar di BEI.

Pendekatan penelitian yang digunakan dalam penelitian ini adalah deskriptif dan kuantitatif. Pengambilan sampel menggunakan metode purposive sampling dan diperoleh sampel sebanyak 35 perusahaan. Teknik analisis data yang digunakan adalah analisis regresi linier berganda.

Hasil analisis deskriptif menunjukkan Bank yang tingkat kesehatannya paling tinggi adalah Bank yang termasuk dalam Bank BUMN, dan Bank yang tingkat kesehatannya paling rendah adalah Bank yang termasuk dalam Bank Campuran.

Hasil uji t menunjukkan bahwa variabel CAR dan BOPO berpengaruh positif dan tidak signifikan terhadap LDR sedangkan variabel NPL berpengaruh negatif dan signifikan terhadap LDR serta variabel NIM berpengaruh negatif dan tidak signifikan. Hasil uji f menunjukkan bahwa variabel CAR, NPL, BOPO dan NIM berpengaruh signifikan terhadap LDR. Kemampuan prediksi dari keempat variabel independen terhadap LDR adalah sebesar 26,8% yang ditunjukan dari besarnya R square, sisanya sebesar 73,2% dijelaskan oleh variabel lainya diluar model penelitian.

Kata kunci : Tingkat Kesehatan Bank, *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Operating Expense To Operating Income* (BOPO), *Net Interest Margin* (NIM) dan *Loan to Deposit Ratio* (LDR).